

#### **DECLARATION OF DARREN MULFORD**

- I, Darren Mulford, hereby declare and state as follows:
  - 1. I have personal knowledge regarding the matters herein stated and am authorized to make this declaration on behalf of the company mentioned herein. If called as a witness, I could and would testify competently to the facts set forth below.
  - 2. I have received a copy of the Complaint styled, *Julio Chiquin, et al. Plaintiffs v. J.B. Hunt Transport, Inc., et al., Defendants*, filed in Nevada's District Court, Case No. A-21-842887-C Department 25 (the "Nevada Action").
  - 3. I am a Director of Risk Management & Litigation for J.B. Hunt Transport, Inc. ("JB Hunt"), which is named as a defendant in the Nevada Action.
  - 4. Based on my role with JB Hunt, I am familiar with its business organization; principal place of business; statutory agent for service of process; processes for receiving service of process on the company; information and materials it maintains with respect to its current and former drivers; and documents and information it receives in connection with motor vehicle incidents involving its drivers and equipment and claims received relating to the same.
  - 5. JB Hunt is a Georgia corporation, with its principal place of business located at 615 JB Hunt Corporate Drive, Lowell, Arkansas 72745, where the principal officers of the company direct, coordinate and control the business activities of JB Hunt.
  - 6. JB Hunt's statutory agents is CSC of Cobb County, Inc. located at 192 Anderson Street SE, Suite 125, Marietta, Georgia 30060 ("CSC").
  - 7. I first became aware of the Nevada action in early November, 2021, when I received a scanned and emailed copy of the Summons and Complaint. Since that time I have learned that instead of serving JB Hunt's statutory agent, CSC, on October 29, 2021, Plaintiffs hand-delivered a copy of the Summons and Complaint in the Nevada Action to an individual named Jason Herrera at JB Hunt's headquarters in Lowell, Arkansas. Mr. Herrera is a Manager, Corporate Security for JB Hunt.
  - 8. The other defendant named in the Nevada Action, Stephen R. Palacios, is a former employee of JB Hunt. He worked for JB Hunt at the time of the incident at issue in the Nevada Action, and his employment most recently terminated on October 27, 2021. Mr. Pelacios' last known home address is Rancho Cucamonga, California Rancho Cucamonga is a city in San Bernardino County, California.
  - 9. In the ordinary course of business, JB Hunt maintains copies of driver's licenses for its drivers. Exhibit 1 is a true and correct (redacted) copy of the California-issued driver's license in JB Hunt's files for Mr. Palacios. It reflects that during his employment with JB Hunt, Mr. Palacios maintained a residence in Fontana California. Fontana also is a city located in San Bernardino County, California.

- 10. As an ordinary part of the claims handling process, JB Hunt obtains copies of law enforcement reports relating to motor vehicle incidents involving its drivers and equipment. Attached as Exhibits 2 and 3 are true and correct (redacted) copies of the State of Nevada Traffic Crash Reports relating to the incident at issue in the Nevada Action that JB Hunt obtained from law enforcement officials. Exhibit 2 shows Mr. Palacios' address at the time of the incident as the same Fontana, California address that is on his driver's license attached as Exhibit 1. Exhibit 3 shows street addresses in Taylorsville, Utah, North Las Vegas, Nevada, and Salt Lake City, Utah for the residences of plaintiffs in the Nevada Action.
- 11. In late August 2021, JB Hunt received the letter dated August 23, 2021 from Plaintiffs' attorney, Adam Fulton, Esq. of the Jennings & Fulton Law Firm relating to the claims Plaintiffs assert in the Nevada Action. A true and correct copy of that letter (redacted to remove voluminous medical information) is attached as Exhibit 4.

I declare under penalty of perjury that the foregoing is true and correct. Executed on November 29, 2021.

Darren Mulford

## "EXHIBIT 1"

619480995



## "EXHIBIT 2"

	TRA						STATE OF NEVADA TRAFFIC CRASH REPORT SCENE INFORMATION SHEET Revised 12/2018					Crash Number: Scene Info NHP191002059 REDACTED COPY					
	1) Emergency U 2) Office Report		reliminary l		3) Resubr			☐ 1) Hit a			☐ 1) Property						
Crash Date 10/27/2019	Time 0009	D Sun	ay H	Beat / Se	ector					Nevada Highway					rol		
Is this a Secondary Co  ☐ Yes  【**X* No	llision:	Roadway Cle	earance Tim	ne:						Inciden	t Clearand	ce Time:					
Mile Marker 33	# 1	Vehicles	# N 0	Ion Motoris	sts	# Occ 1	cupan	nts	#	Fatalit	ies		# Inj 1	ured		# Restrained 1	
Occurred On: (High			IR	15													
1) At Intersection W	/ith:							***************************************									
区 2) Or 20 区 X	3) Feet	Miles 🔀 5)	Approximat	e N		Of (Cross	s Stree	et) BLU	E D	IAMO	ND RI	)					
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<ul><li>1) Curve &amp; Grade</li><li>2) Curve &amp; Hillcres</li></ul>	t X 1)		☐ 7) SI		-	1) Asphalt 2) Concrete		☐ 1) Fou			☐ 4) Y			☐ 1) One		文 1) None 2) Full	
<ul><li>3) Curve &amp; Level</li><li>4) Straight &amp; Grade</li></ul>	☐ 2) ☐ 3)			anding Water  Ioving Water		3) Gravel		☐ 2) > Fo	our wa	ay	☐ 5) Ro	undabout	- 1	<ul><li>2) Two</li><li>3) Three</li></ul>		3) Partial	
5) Straight & Hiller	est 🗆 4)			Unknown		4) Dirt 5) Other		☐ 6) Oth	er				- 1	X 4) Four			
X 6) Straight & Level	□ 5)	Sand / Mud/ Di				o, other								5) Five			
7) Unknown	□ 6)	Other	☐ 11) (	Oil	-		_							6) > 5			
☐ 8) Other													T	otal All Lanes			
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☐ 4) Unknown ☐ 9)	Dark—Unknov	n Roadway Lig	hting	4) Angl	le	☐ 9) Unkr	nown		- 1	4) Med			9) Roa	dside	□ <b>1</b>	4) Parking Lane/Zone	
☐ 5) Other				☐ 5) Rear	to Rear	☐ 10) Rea	r to Si	de		5) Insid	e Shoulder		10) Otl	ner	-		
	_	idway / Envir									oe of Wo	rk Zone				rea Zone	
<ul><li>X 1) None</li><li>☐ 2) Weather</li></ul>		D) Wet, Icy, Sno L) Ruts, Holes, I			☐ 19) Bac ☐ 20) Wo	kup Regula	r Cong	gestion			e Closure e Shift/Cr				dvanced ansition	Warning Area	
3) Debris		l) Animal in Ro	•	-		n Highway V	Nork					ossover ulder or M	edian		ctivity Ar		
4) Glare		5) Unknown		-		way Grade			.   🗆	4) Inte	rmittent/	Moving W			erminatio	n Area	
<ul><li>5) Other Roadway</li><li>6) Other Environme</li></ul>					23) Sha	red User Pa	ith/Ira	ail	-	5) Oth	er Vorkers	Drosont		1	Enforce	mant Duanant	
7) Shoulders		) Visual Obstru								. 41. 34.5	vorkers	Present		☐ 1) No		ment Present	
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					nerty Da	mage To	Other	Than Veh	icle		***************************************	Meraterowe (analysis)		3) LE	venicie (	Only Present	
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Inves Kevin Prov	tigator(s)		1D Nur 453		Date .0/27/2		т	'heodo:		ewed B	•			Date Revie		Page	

Event Number: 191002059

**STATE OF NEVADA** TRAFFIC CRASH REPORT **SCENE INFORMATION SHEET** Revised 12/2018

Crash Number: NHP191002059 **Scene Information** 

Code Revision: 11/2017

Agency Name:

Nevada Highway Patrol

#### **Description of Crash / Narrative**

V1 WAS TRAVELING NORTHBOUND ON 1R15 IN THE NUMBER 4 TRAVEL LANE, SOUTH OF SR160. D1 FAILED TO MAINTAIN LANE CAUSING V1 TO ENTER THE RESTRICTED ACCESS GORE. V1 TRAVELED THROUGH THE GORE CAUSING THE FRONT OF V1 TO STRIKE THE RIGHT SHOULDER CONCRETE BARRIER WALL AND HIGHWAY IMPACT ATTENUATION DEVICE. V1 OVERTURNED. V1 CAME TO REST ON IT'S LEFT SIDE IN THE NUMBER 4 TRAVEL LANE AND RIGHT SHOULDER FACING NORTH.

NOTE: COMMERCIAL UNIT TROOPER #7026 COMPLETED A FULL INSPECTION # NV7026018121



Indicate North

A.I.C.:	

Event Numb	per: 19	1002059				T			OF NEV		l	ish Num		59	-	Veh	icle Information	
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Vehicle   Action: □		☐ 3) Left Ti ☐ 4) Right		5) U-Turn 6) Parked		7) Wron 8) Stopp		☐ 9) Pas ☐ 10) R	ssing 🗌 11) Lea acing 🗀 12) En	aving Parked tering Lane	☐ 13) Leav	ving Lane er Parked	□ 16) □ 17)	Driverless ' Lane Chang			nknown egotiating a Curv	
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484B.58					5379		х	02117										
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Kevin					45				27/2019	Theo	•			L0/201			Page 3 of 4	

Event Number: 19100205	9	i	RAFFIC CRA	NEVADA ASH REPORT MATION SHEE 12/2018		Crash Number: Vehicle Infor NHP191002059  Agency Name: Nevada Highway Patrol						
Name: (Last Name, First Name, Middle	Name Suffix)	L.		Transported By:								
Street Address:				Transported To:								
City:	y: State / Country		Zip Code:	Person Type:		Seating Position:			1	ipant raints:		
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				Airbags:	1	rbag vitch:	Ejecte	d:	Tr	apped:		
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☐ 1) Male ☐ 3) Unknown ☐ 2) Female	DOB:	Phone	Number:	Injury Severity:		Injury Location:				1, 1		
				Airbags:		rbag vitch:	Ejecte	d:	Tra	apped:		
Name: (Last Name, First Name, Middle N	Name: (Last Name, First Name, Middle Name Suffix)			Transported By: ☐ ☐ 5) Other	1) N	lot Transported	□ 2) EMS	☐ 3) Police	□ 4) U	nknown		
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City:	State / Country	☐ 1) NV	Zip Code:	Person Type:		Seating Position:			Occu Restr	pant aints:		
☐ 1) Male ☐ 3) Unknown ☐ ☐ 2) Female	OOB:	Phone	Number:	Injury Severity:		Injury Location:						
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Commerc	cial Vehicle Configurat	tion		🛂 1) Comme	ercia	l Vehicle		🗌 2) Bus	redic	ate Suk Tige		
□ 2) Bus, > 15 Occupants	Tractor / Trailer	Passenger ) Light Tru	Semi Trailer · Vehicle, (Haz-Mat) ck, (Haz-Mat) avy Vehicle	Source  1) Driver  2) Log Book  3) Shipping Papers /  4) State Reg.  5) Side Of Vehicle  6) Other		Manifest X	2) Hazma 3) Was repeation of I	r Only	olayed  or 3 c  e, Reg	ubic yds.? ardless of Amount Combination ctor & Cargo		
Carrier Name: J.B. HUNT TRANSPORTATION				Power Unit GCWR/GVWR						3) ≥ 26,001 Lbs.		
Carrier Street Address: 9200 E 146TH STREET				City: NOBLESVILLE	;		State IN	☐ 1) N'		Code: 060		
☐ 1) Pole			Haz-Mat ID #:			ype of Carrier  1) Single State 2) USDOT	NAS Sa NV70					
□ 3) Flatbed □ 8) Auto Carrier □ 4) Dump □ 9) Garbage / Re □ 5) Unknown □ 10) Not Applica	efuse 🗆 14) Other	oants	Hazard Classifica	tion #:		3) Canada 4) Mexico 5) None	Carrier 0080	Number: 806		Page 4 of 4		

# "EXHIBIT 3"

Event Number: 19		<del>1-cv-02119</del>	TR	STATE OF RAFFIC CRA ENE INFORI	NEVADA ASH REPO MATION SHI 12/2018		NHP19	Page umber: 1002060 REDACTE			ene Information  3) Fatal	
	) Emergency Use ) Office Report		•	3) Resubmission 1) Supplement Repo	□ 1) Hit and Run □ 2) Private Property Agency Name:							
Crash Date 10/27/2019	Time 0009	Day Sun H	Beat / Sect	tor 🕱 1) C	•	2) City	Nevada Highway Patrol					
Is this a Secondary Colli  X Yes  No		padway Clearance Tin	ne:	ı	Incident Clearance Time: 0205							
Mile Marker	# Vehic	icles # N	Non Motorist	# Oc	cupants	# Fatali 0	ties	# Inji 0	ured	#	Restrained	
Occurred On: (Highw	•	•	R15									
□ 1) At Intersection Wi □ 1) Or 800 □ □ 1		es 👿 5) Approxima	ate S	Of (Cro	ss Street) SR16	0						
Roadway Characte	er	Roadway Conditi	ions	Surface		Inters	ection	·	Total Thru Lan Main Road	es	Access Control	
☐ 1) Curve & Grade ☐ 2) Curve & Hillcrest ☐ 3) Curve & Level ☐ 4) Straight & Grade ☐ 5) Straight & Hillcre ☒ 6) Straight & Level ☐ 7) Unknown ☐ 8) Other	□ 2) lcy □ 3) Wet □ 4) Snow □ 5) Sand	X 1) Asphalt   2) Concret   3) Gravel   4) Dirt   5) Other	□ 1) Four Way □ 4) Y □ 1) One □ 1 e □ 2) > Four Way □ 5) Roundabout □ 2) Two □ 12						☐ 1) None ☐ X 2) Full ☐ 3) Partial			
1) Centerline, Broke 2) Centerline, Solid 3) Centerline, Doub 4) Lane Line, Broker 5) Lane Line, Solid V 6) No Passing, Eithe	en Yellow I Yellow ole Yellow on White White er Direction	X 9) Edge Li X 10) Edge ☐ 11) Other ☐ 12) None	<u> </u>	v	Road  1) Two-Wa 2) Two-Wa 3) Two-Wa 4) One-Wa 5) Unknow	ny, Divided, ny, Divided, ny, Not Dividen	ded Unpro, Medi Median Barr	ian	Cloudy	Fog, S Sever Sleet ) Unk Dirt, S	imog, Smoke, Ash e Crosswinds / Hail nown	
☐ 1) Dusk ☐ 6) ☐ 2) Dawn 🔀 7)	ight Conditions ) Dark—No Roadway ) Dark—Spot Roadw ) Dark—Continuous	vay Lighting Roadway Lighting	☐ 1) Head ☐ 2) Rear ☐ 3) Back ☐ 4) Angle	r End	Jeswipe - Meeting leswipe - Overtaking In Collision known	☐ 2) Tu ☐ 3) Go ☐ 4) M	avel Lane <b>2</b> Irn Lane ore		itside Shoulder ersection vate Property adside		11) Ramp 12) Unknown 13) Separator 14) Parking Lane/Zone	
☐ 1) None ☐ 2) Weather  ※ 3) Debris ☐ 4) Glare ☐ 5) Other Roadway	☐ 10) W ☐ 11) Ru ☐ 14) Ar ☐ 15) Ur	vay / Environment Vet, Icy, Snow, Slush uts, Holes, Bumps nimal in Roadway Inknown	[ [ [	19) Backup Regu 20) Work Zone 21) Non Highway 22) Railway Grac 23) Shared User	y Work de Crossing #	☐ 1) La ☐ 2) La ☐ 3) W	termittent/N ther	ssover Ider or Media Moving Work	1) Adva 2) Tran 3) Activ 4) Tern	anced Isition vity A ninati	rea on Area	
6) Other Environme     7) Shoulders     8) Road Obstruction     9) Worn Traffic Surf	☐ 16) Vi: n ☐ 17) Ba	isual Obstruction ackup Prior Crash ackup Non Recurring	-			□ 1) Y		Present	☐ 1) No ☐ 2) Offic	er Pre	ement Present esent Only Present	
Describe Property Dama	ge:		Pro	operty Damage T	O Other Than Veh Owner's Name: Owner's Address:		ress City, Sto	ate Zip)			1) Owner Notified	
First Harmful Event Investigation Comple	Code #218  lete Photos	<u> </u>	HER MOVA	ABLE OBJEC	CT atements	Date I	Notified	Time Notifie	ed Arrival I	Date	Arrival Time	
IX 1) Yes □ 2) No Inves Erick Caba	stigator(s)	<del></del>	1) Yes X 2) N Number 1	Date 10/27/2019	□ 2) No #1  Brando	Reviewed	•	0044	10/27/2 Date Reviews 11/1/20	ed	0044 Page 1 of 5	

::<del>21-cv-02119-JAD-DJA Document 1-2 F</del> STATE OF NEVADA Crash Number:

Event Number: 191002060

TRAFFIC CRASH REPORT **SCENE INFORMATION SHEET Revised 12/2018** 

**Scene Information** 

NHP191002060

Agency Name:

Nevada Highway Patrol

Code Revision: 11/2017

#### **Description of Crash / Narrative**

V1 WAS TRAVELING IN THE NUMBER 2 TRAVEL LANE OF NORTHBOUND IR15, SOUTH OF SR160. DUE TO A CRASH IN THE AREA (#191002059), DEBRIS WAS PRESENT IN THE TRAVEL LANES. THE UNDERSIDE OF V1 STRUCK A CYLINDRICAL OBJECT RESTING IN THE NUMBER 2 TRAVEL LANE. V1 WAS MOVED PRIOR TO NHP ARRIVAL.



Indicate North

A.I.C.:
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Event Numb	oer: 191	<del>Case 2:2</del> .002060	<del>1-cv-0</del>	<del>2119-</del>		ST	ATE O	ment 1-2 F NEVA RASH RE	DA	Cras	<del>/21</del> sh Numl P1910	ber:	<del>e 14 (</del> 50	<del>of 41</del>	Vehicle	Information
Vehicle #	# Occup		.) At Fault !) Non Conta	act Vehicle	VE		E INFO	RMATIO d 12/2018		-	ncy Nar vada		nway	Patrol		
Direction of Travel:	<b>X</b> 1) Nort □ 2) Sout	•		Jnknown	Road IR1		treet Nam	ie:							Travel 2	Lane #:
Vehicle X Action:		3) Left Tu	-,		☐ 7) Wro			ng 🗌 11) Leav ing 🗎 12) Ente								own tiating a Curve
		ame, Middle Name							Transporte		1) Not Tra	ansporte		MS 3) Po Indicate Tr		
Street Addr	ess:								Transporte	d To:						
City: TAYLORS	SVILLE		Sta	ate / Cou <b>UT</b>	ntry [	□ 1) NV	Zip Co	de:	Person Type:	1	Seatin Positio	_	Code		Occupar Restrain	(000
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#### Event Number: 191002060 Crash Number: Vehicle Information

**STATE OF NEVADA** 

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#### Document 1-2 Filed 1 Event Number: Crash Number: **STATE OF NEVADA** 191002060 NHP191002060 TRAFFIC CRASH REPORT **Occupant / Witness Supplement Agency Name: Revised 12/2018** Nevada Highway Transported By: X 1) Not Transported □ 2) EMS □ 3) Police □ 4) Unknown V# Name: (Last Name, First Name, Middle Name Suffix) 1 REDACTED ☐ 5) Other **Street Address: Transported To:** City: Person Seating Occupant Zip Code: State / Country □ 1) NV Restraints: Position: Type: 2 15 DOB: 1) Male □ 3) Unknown Injury Phone Number: Injury o<sup>Code</sup> Location: 2) Female Severity: Airbag Airbags: 2code Ejected: Ocode Switch: 4code Trapped: Oode Name: (Last Name, First Name, Middle Name Suffix) Transported By: ☐ 1) Not Transported ☐ 2) EMS ☐ 3) Police ☐ 4) Unknown ☐ 5) Other Street Address: Transported To: City: Zip Code: Person Seating Occupant State / Country □ 1) NV Position: **Restraints:** Type: DOB: ☐ 1) Male ☐ 3) Unknown Injury Phone Number: Iniurv Location: 2) Female Severity: Airbag Switch: Airbags: Ejected: Trapped: Code Transported By: $\square$ 1) Not Transported $\square$ 2) EMS $\square$ 3) Police $\square$ 4) Unknown V# Name: (Last Name, First Name, Middle Name Suffix) ☐ 5) Other Street Address: Transported To: City: Person Seating Occupant State / Country Zip Code: □ 1) NV Position: **Restraints:** Type: ☐ 1) Male DOB: □ 3) Unknown Phone Number: Injury Iniurv Location: ☐ 2) Female Severity: Airbag Switch: Trapped: Code Airbags: Eiected: Transported By: ☐ 1) Not Transported ☐ 2) EMS ☐ 3) Police ☐ 4) Unknown V# Name: (Last Name, First Name, Middle Name Suffix) ☐ 5) Other Street Address: Transported To: Seating Person Occupant City: State / Country Zip Code: □ 1) NV Position: **Restraints:** Type: DOB: ☐ 1) Male ☐ 3) Unknown Phone Number: Injury Injury Location: ☐ 2) Female Severity: Airbag Airbags: Switch: Eiected: Trapped: Code V# Transported By: ☐ 1) Not Transported ☐ 2) EMS ☐ 3) Police ☐ 4) Unknown Name: (Last Name, First Name, Middle Name Suffix) ☐ 5) Other Street Address: Transported To: Person Occupant City: Zip Code: Seating State / Country □ 1) NV Position: **Restraints:** Type: DOB: ☐ 1) Male □ 3) Unknown Injury Phone Number: Injury Location: ☐ 2) Female Severity: Airbag

Airbags:

Date

10/27/2019

Investigator(s)

Erick Caballero

**ID Number** 

457

Switch:

Reviewed By

Brandon Crawford

Ejected:

Trapped:

5

Page

of 5

**Date Reviewed** 

11/1/2019

## "EXHIBIT 4"

2580 SORREL STREET LAS VEGAS, NV 89146



TELEPHONE (702) 979-3565 FACSIMILE (702) 362-2060 E-FAX (702) 979-2482

August 23, 2021

<u>Sent Via Certified Mail and E-Mail: cecile.peters@jbhunt.com</u> and <u>Casualty\_Claims@jbhunt.com</u>

J.B. Hunt Transport, Inc. 615 J.B. Hunt Corporate Drive P.O. Box 598 Lowell, AR 72745

Attn: Cecile Peters

RE:

Our Clients: Julio Chiquin, Joaquina Chiquin,

Juan Carlos De Paz-Ochoa, Ninfa X. Maas

and \_\_\_\_\_, a Minor

Claim No.: 19401467 Policy No.: H25280350

DOL: October 27, 2019

Your Insured: J.B. Hunt Transport, Inc. Your Driver: Stephen R. Palacios

TIME LIMITED DEMAND FOR SETTLEMENT LIMITS: EXPIRES SEPTEMBER 7, 2021

Dear Ms. Peters,

As you know, my office represents the above-mentioned clients with reference to the injuries they sustained in the above-referenced automobile incident. In the interest of good faith, and in an attempt to settle this claim without the need for further litigation/arbitration, please allow this correspondence to act as a demand to provide proper and reasonable compensation for our clients, Julio Chiquin, Joaquina Chiquin, Juan Carlos De Paz-Ochoa, Ninfa X. Maas and Lieuwelle, a Minor (hereinafter referred to as "Our Client's") for the negligent acts of Your Insured, J.B. Hunt Transport, Inc. and Stephen R. Palacios (hereinafter, "Your Insured").

My submission of this correspondence and all enclosures are intended solely for the purpose of facilitating settlement negotiations. Therefore, this information is not admissible during litigation and will not be allowed into evidence at trial, pursuant to NRS 48.105, in the event that these settlement negotiations do not resolve this claim. Nothing in this demand letter shall constitute a waiver of any rights or objections that my Clients may have, including the introduction of this information as evidence during any litigation. All such rights are hereby reserved.

Additionally, this letter requests verification of the applicable policy and coverage governing the aforementioned incident. We request that your company immediately release the limits of the applicable policy. As such, please correspond with Your Insured for permission to reveal the same. We appreciate your prompt and professional attention to this regard.

#### **INCLUDED EXHIBITS**

EXHIBIT I: Julio Chiquin – Medical Records and Bills EXHIBIT II: Joaquina Chiquin – Medical Records and Bills

EXHIBIT III: Juan Carlos De Paz-Ochoa – Medical Records and Bills

EXHIBIT IV: Ninfa X. Maas – Medical Records and Bills

EXHIBIT V: — Medical Records and Bills

EXHIBIT VI: 2006 Nissan Xterra – Repair Estimate

EXHIBIT VIII: Vehicle Towing Invoices
EXHIBIT VIII: Vehicle Repairs Invoices

EXHIBIT IX: Silver Sevens Hotel & Casino – Invoice

#### **ACCIDENT SUMMARY**

On or about October 27, 2019, Julio Chiquin who was driving a 2006 Nissan Xterra (hereinafter "V2") was traveling in the number 2 lane of northbound IR15, south of SR160. At the same time, Your Insured (hereinafter "V1") was also traveling north on the IR15 in the number 4 travel lane south of SR160. V1 failed to maintain lane causing V1 to enter the restricted access Gore. V1 traveled through the Gore and strike the right shoulder concrete barrier wall and overturned on its left side. Due to the crash from V1 debris was present in the travel lanes. The underside of V1 struck a cylindrical object left from VI crash in the travel lanes (hereinafter "Subject Accident").

#### **PROPERTY DAMAGE**

The Subject Accident caused significant damage to the vehicle. Indeed, such significant damages to a person's vehicle, effortlessly substantiates the injuries, damages, pain, suffering, and future medical damages, discussed in greater detail below.

Based on the Nevada Highway Patrol, Your Insured was in violation of NRS 484B.587 – Disobey Restricted Access.

#### **JULIO CHIQUIN**

#### <u>INJURIES</u>

#### A. Summary and Statement of Injuries

As a result of the impact, Mr. Chiquin suffered:

- 1. Cervical Spine Sprain
- 2. Radiculopathy Cervical Region
- 3. Thoracic Spine Sprain
- 4. Lumbar Spine Sprain
- 5. Radiculopathy Thoracic Region
- 6. Lumbosacral Sprain
- 7. Myositis
- 8. Myalgia
- 9. Headaches
- 10. Unilateral Primary Osteoarthritis, Left Knee
- 11. Spinal Stenosis without Neurogenic Claudication
- 12. Spinal Stenosis, Cervical Region
- 13. Spondylosis without Myelopathy or Radiculopathy, Lumbar Region
- 14. Derangement of Posterior Horn of Medial Meniscus, Left Knee
- 15. Derangement of Posterior Horn of Lateral Meniscus, Left Knee
- 16.Other Meniscus Derangements, Anterior Horn of Lateral Meniscus, Left Knee
- 17. Loose Body in Knee, Left Knee
- 18. Effusion of Left Knee
- 19. Pain in Left Knee
- 20. Spondylosis without Myelopathy or Radiculopathy, Cervical Region
- 21. Spinal Stenosis, Lumbosacral Region
- 22. Cervical Disc Disorder with Radiculopathy, Cervicothoracic Region
- 23. Other Cervical Disc Displacement, Med-Cervical Region
- 24. Other Cervical Disc Displacement at C5-C6 Level
- 25. Other Cervical Disc Displacement at C6-C7 Level
- 26. Other Cervical Disc Degeneration at C4-C5 Level
- 27. Other Cervical Disc Degeneration at C5-C6 Level
- 28. Other Cervical Disc Degeneration at C6-C7 Level
- 29. Intervertebral Disc Disorders with Radiculopathy, Lumbar Region
- 30. Other Intervertebral Disc Displacement, Lumbar Region
- 31. Other Intervertebral Disc Degeneration, Lumbar Region
- 32. Other Specified Dorsopathies, Cervical Region
- 33. Other Specified Dorsopathies, Lumbar Region
- 34. Cervicalgia
- 35. Chondromalacia, Left Knee
- 36. Muscle Spasm

On October 27, 2019, immediately after the accident Mr. Chiquin suffered from dizziness, left chin pain, shoulders pain, ringing in ears, neck pain, headache, blurry vision, numbness and tingling in his left hand, low back pain, pain in his knees and numbness and tingling in his feet.

On October 31, 2019, due to continued pain in his head, neck, upper back, mid back, lower back, pelvis, shoulder and knee with no significant improvement, Mr. Chiquin chose to seek treatment at Cascade Chiropractic. After he was examined, he was treated with intersegmental therapy and was prescribed a cervical pillow and support device. He was given a referral for an MRIs of the cervical and lumbar spine and left knee and pain management consultation. He was recommended to start a course of therapy.

On November 2, 2019, during his therapy session, Mr. Chiquin further complained of still experiencing pain and discomfort in his neck, upper back, mid back, lower back, pelvis, shoulder, elbow, hip and knee. He was recommended to continue with his therapy treatment.

On November 7, 2019, Mr. Chiquin underwent an MRI of the Lumbar Spine, Cervical Spine and Left Knee with the following findings:

- Moderate changes of osteoarthritis with multifocal articular cartilage defects as detailed. Additionally, there were intra-articular bodies in the posterior joint, just medial to the PCL footprint.
- Extensively degenerated and torn lateral meniscus. The body of the lateral meniscus was completely displaced out of the joint line.
- There is a tear of the body and posterior horn of the medial meniscus.
   The meniscus is diffusely degenerated. The body is 50% subluxed from the joint line.
- There is focal detachment of the medial meniscal femoral coronary ligament in the mid third portion of the medial joint line.
- There is a joint effusion and there is probably an underlying mild synovitis.
- L4-L5: There was moderate spinal stenosis. There is encroachment of L5 nerve roots in the lateral recesses, more on the left. There was minimal foraminal narrowing. Disc contacts L4 nerve root lateral to the left neural foramen.
- L5-S1: Disc contacts the S1 nerve roots lateral to the neural foramen. There was mild to moderate bilateral foraminal narrowing.
- T11-12: There was mild right foraminal narrowing.
- L2-L3: There is grade 1 retrolisthesis.
- L3-L4: L3 nerve root contacts disc lateral to the left neural foramen.
- C4-5: There was moderate to severe right and minimal left foraminal narrowing.
- C5-6: Disc osteophyte complex results in moderate to severe right foraminal narrowing. There is no left foraminal narrowing.

### • C6-7: Disc osteophyte complex results in moderate bilateral foraminal narrowing.

On November 12, 2019, Mr. Chiquin sought the expertise of Qamar Khan, D.O. at Pain Pro Specialists South Jordan. After he was examined and based on the results of the MRIs and his symptomatology Dr. Khan recommended him bilateral intraarticular knee joint injection with steroid, transforaminal epidural steroid injections at the level of the bilateral L4 and L5 and cervical epidural steroid injection at the level of C7/T1. He was furthered recommend to continue with his chiropractic/physical therapy program and prescribed medication. He was advised that if symptoms continue a surgical consultation will be suggested. Mr. Chiquin underwent a knee joint injection per Dr. Khan recommendations.

On November 14, 2019, during his therapy session, Mr. Chiquin further complained of still experiencing pain and discomfort in his neck, upper back, mid back, lower back, pelvis, shoulder, elbow, wrist, hip, knee and ankle. He was recommended to continue with his therapy treatment.

On November 21, 2019, during his therapy session, Mr. Chiquin further complained of continued pain in his cervical, upper thoracic, mid thoracic, left lumbar, lumbar, right lumbar, left sacroiliac, right sacroiliac and left posterior knee area. He was recommended to continue with his treatment.

On December 10, 2019, during his therapy session, Mr. Chiquin further complained of pain in his cervical, upper thoracic, lumbar and left posterior knee region. He was recommended to continue with his treatment.

On December 19, 2019, during his therapy session, Mr. Chiquin further complained of pain in his left cervical, cervical, right cervical, left cervical dorsal, upper thoracic, right cervical dorsal, mid thoracic and lumbar area. He was recommended to continue with his treatment.

On January 2, 2020, during his therapy session, Mr. Chiquin further complained of pain in his cervical, upper thoracic, mid thoracic, lower thoracic and lumbar area. He was recommended to continue with his treatment.

On October 23, 2020, Mr. Chiquin underwent an X-rays of the Thoracic Spine, Lumbar Spine, Cervical Spine and MRI of the Left Knee with the following findings:

- Mild multilevel degenerative disc disease.
- Mild dextroscoliosis of the lumbar spine centered at the L3-L4 level.
- Mild multilevel degenerative disc disease and facet disease.
- Degenerative disc disease and facet disease
- Slight anterior subluxation of C4 on C5 flexion is likely related to facet disease.
- Degeneration, fibrillation, tearing, maceration, truncation, and displacement of the menisci.

- Tricompartmental degenerative arthritis with cartilage loss and joint space narrowing most marked in the lateral compartment.
- · Associated tricompartmental spurring.
- Prominent knee joint fluid.

Please note that Mr. Chiquin continues to treat on a daily basis with his home exercise program that was prescribed specifically to his injuries.

#### **DAMAGES**

#### **TOTAL DAMAGES:**

The following represents a summary of the costs incurred by Mr. Chiquin to date due to the Subject Accident. Mr. Chiquin is entitled to a full recovery of these damages, plus pain and suffering, loss of enjoyment of life, and loss of past and future earning capacity. The following damages are meant to be an approximate summary of damages known to date and are not intended, in any way, to limit Mr. Chiquin's damages claim in the event that this dispute leads to litigation.

MEDICAL EXPENSES	\$14,106.34
INCURRED TO DATE <sup>1</sup>	(Known to date)
FUTURE MEDICAL EXPENSES	\$29,847.00
	(Known to date but very likely to increase)
VEHICLE REPAIRS	\$1,789.87
	(This amount represents ONLY PARTIAL
	repairs done to Mr. Chiquin's vehicle)
PROPERTY DAMAGE	\$9,672.19
LOSS OF EARNINGS	TBD
PAIN AND SUFFERING	TBD
LOSS OF ENJOYMENT OF LIFE	TBD
LOSS OF EARNING CAPACITY	TBD
TOTAL	<u>\$55,415.40</u>

#### **Medical Expenses**

Cascade Chiropractic & Accident Rehabilitation \$5,155.07 3123 W. 5400 S

Taylorsville, UT 84129

U.S. MRI \$6,832.27 1178 Brickyard Rd.

Salt Lake City, UT 84106

<sup>&</sup>lt;sup>1</sup> This amount represents medical specials known to date and does not reflect any future costs for medical care.

Pain Pro Specialists 661 West South Jordan Pkwy. South Jordan, UT 84095 \$2,119.00

**INCURRED MEDICAL DAMAGES:** 

\$14,106.34

(known to date)

#### **FUTURE MEDICAL DAMAGES:**

As noted above, Mr. Chiquin physician Dr. Khan recommended him to undergo transforaminal epidural steroid injections at the level of the bilateral L4 and L5 and cervical epidural steroid injection at the level of C7/T1 and a surgeon consultation.

Transforaminal epidural steroid injections at the level of the bilateral L4 & L5
 Estimate: \$16,897.00

• Cervical epidural steroid injection at the level of C7/T1 Estimate:

\$11,950.00

• Surgeon Consultation Estimate: \$ 1,000.00

ESTIMATE TOTAL: \$29,847.00

FUTURE MEDICAL TOTAL: \$29,847.00

(known to date)

#### Loss of Earnings/Value of Time

Mr. Chuiquin is entitled to recover lost earnings and the reasonable value of all productive time lost as a result of the accident. This is true regardless of whether the individual was unemployed, or was in fact compensated from this time by his employer through sick pay, flex pay, generosity, etc.

#### **JOAQUINA CHIQUIN**

#### **INJURIES**

#### A. Summary and Statement of Injuries

As a result of the impact, Ms. Chiquin suffered:

- 1. Cervical Spine Sprain
- 2. Radiculopathy, Cervical Region
- 3. Thoracic Spine Sprain
- 4. Lumbar Spine Sprain
- 5. Radiculopathy, Lumbar Region
- 6. Myalqia
- 7. Myositis

- 8. Headache
- 9. Spinal Stenosis with Neurogenic Claudication
- 10. Intervertebral Disc Disorders with Radiculopathy, Lumbar Region
- 11. Other Intervertebral Disc Displacement, Lumbar Region
- 12. Low Back Pain
- 13. Other Intervertebral Disc Degeneration, Lumbar Region
- 14. Other Intervertebral Disc Degeneration, Lumbosacral Region
- 15. Spinal Stenosis, Lumbosacral Region
- 16. Other Specified Dorsopathies, Lumbar Region
- 17. Spondylosis without Myelopathy or Radiculopathy, Lumbar Region
- 18. Spondylolysis, Lumbar Region
- 19. Spondylolisthesis, Lumbosacral Region
- 20. Cervical Disc Disorder with Radiculopathy, Cervicothoracic Region
- 21. Cervicalgia
- 22. Muscle Spasm of Back
- 23. Other Specified Dorsopathies, Cervical Region
- 24. Spondylosis without Myelopathy or Radiculopathy, Cervical Region
- 25. Other Intervertebral Disc Displacement, Thoracic Region

On October 27, 2019, immediately after the accident Ms. Chiquin suffered from chin pain, neck pain, headache, ringing on left ear, pain with numbness and tingling in shoulders, upper back pain, mid back pain, lower back pain, pain in both arms radiating down to her hands and numbness and tingling in her feet.

On October 31, 2019, due to continued pain in her head, neck, upper back, mid back, lower back, pelvis, shoulder, elbow, wrist, hip and knee with no significant improvement, Ms. Chiquin chose to seek treatment at Cascade Chiropractic. After she was examined, she was treated with intersegmental therapy and was prescribed a cervical pillow and support device. She was given a referral for an MRIs of the cervical and lumbar spine and pain management consultation. She was recommended to start a course of therapy.

On November 2, 2019, during her therapy session, Ms. Chiquin further complained of still experiencing pain and discomfort in her head, neck, upper back, mid back, lower back, pelvis and shoulder. She was recommended to continue with her therapy treatment.

On November 7, 2019, Ms. Chiquin underwent an MRI of the Lumbar Spine and Cervical Spine with the following findings:

- C5-C6 central/paracentral disc protrusion indenting the thecal sac without evidence of neural compression or cord effacement.
- C3-C4 central/paracentral disc protrusion indenting the thecal sac without evidence of neural compression.
- Shallow central disc protrusion at C4-C5, T1-T2 and T2-T3, noncompressive character.

- L4-L5 grade 1 spondylolisthesis with left-sided L4 spondylolysis. Broadbased disc displacement encroaches on the inferior aspect of the right neural foramen, contacting the L4 exiting nerve. Moderate discogenic spondylosis accompanied by degenerative facet arthropathy produces moderate right and mild left foraminal stenosis.
- L5-S1 grade 1 spondylolisthesis with underlying mild discogenic spondylosis. Degenerative facet arthropathy contributes to mild to moderate biforaminal stenosis accompanied by bilateral facet joint capsulitis.
- L1-L2 small central disc protrusion slightly indenting the thecal sac, noncompressive in character.

On November 12, 2019, Ms. Chiquin sought the expertise of Lilia Buchmuller, NP at Pain Pro Specialists South Jordan. After she was examined and based on the results of the MRIs and her symptomatology recommend to continue with her chiropractic/physical therapy program and prescribed medication.

On November 16, 2019, during her therapy session, Ms. Chiquin further complained of still experiencing pain and discomfort in her neck, upper back and lower back. She was recommended to continue with her therapy treatment.

On November 26, 2019, during her therapy session, Ms. Chiquin further complained of having discomfort in her left cervical, cervical, right cervical, left cervical dorsal, upper thoracic, right cervical dorsal, lower thoracic and lumbar area. She was recommended to continue with her therapy treatment.

On December 7, 2019, during her therapy session, Ms. Chiquin further complained of discomfort in her neck, upper back and lower back. She was recommended to continue with her therapy treatment.

On December 31, 2019, during her therapy session, Ms. Chiquin further complained of discomfort in her cervical, upper thoracic, mid thoracic and lumbar region. She was recommended to continue with her therapy treatment.

On October 23, 2020, Ms. Chiquin underwent an X-rays of the Thoracic Spine and Cervical Spine with the following findings:

- Mild to moderate multilevel discogenic spondylosis.
- Thoracic and abdominal aorta atherosclerosis.
- Hypolordosis accompanied by altered spinal kinematics without evidence of acute fracture or intersegmental instability.
- Moderate discogenic spondylosis at C6-C7 accompanied by multilevel degenerative facet arthropathy.

Please note that Ms. Chiquin continues to treat on a daily basis with her home exercise program that was prescribed specifically to her injuries.

#### **DAMAGES**

#### **TOTAL DAMAGES:**

The following represents a summary of the costs incurred by Ms. Chiquin to date due to the Subject Accident. Ms. Chiquin is entitled to a full recovery of these damages, plus pain and suffering, loss of enjoyment of life, and loss of past and future earning capacity. The following damages are meant to be an approximate summary of damages known to date and are not intended, in any way, to limit Ms. Chiquin's damages claim in the event that this dispute leads to litigation.

MEDICAL EXPENSES	\$8,563.19
INCURRED TO DATE <sup>2</sup>	(Known to date)
FUTURE MEDICAL EXPENSES	TBD
LOSS OF EARNINGS	TBD
PAIN AND SUFFERING	TBD
LOSS OF ENJOYMENT OF LIFE	TBD
LOSS OF EARNING CAPACITY	TBD
TOTAL	<b>\$8,563.19</b>

#### **Medical Expenses**

Cascade Chiropractic & Accident Rehabilitation 3123 W. 5400 S Taylorsville, UT 84129	\$5,049.59
U.S. MRI 1178 Brickyard Rd. Salt Lake City, UT 84106	\$3,513.60
Pain Pro Specialists 661 West South Jordan Pkwy. South Jordan, UT 84095	\$375.00
INCURRED MEDICAL DAMAGES:	\$8,563.19

#### Loss of Earnings/Value of Time

**FUTURE MEDICAL DAMAGES:** 

Ms. Chuiquin is entitled to recover lost earnings and the reasonable value of all productive time lost as a result of the accident. This is true regardless of whether

(known to date)

**TBD** 

<sup>&</sup>lt;sup>2</sup> This amount represents medical specials known to date and does not reflect any future costs for medical care.

the individual was unemployed, or was in fact compensated from this time by her employer through sick pay, flex pay, generosity, etc.

#### **JUAN CARLOS DE PAZ-OCHOA**

#### **INJURIES**

#### A. Summary and Statement of Injuries

As a result of the impact, Mr. De Paz-Ochoa suffered:

- 1. Lumbosacral Sprain
- 2. Cervical Spine Sprain
- 3. Thoracic Spine Sprain
- 4. Radiculopathy, Lumbar Region
- 5. Headache
- 6. Shoulder Pain
- 7. Left Elbow Pain
- 8. Myalgia
- 9. Cervical Disc Disorder at C4-C5 Level with Radiculopathy
- 10. Other Cervical Disc Displacement at C4-C5 Level
- 11. Spinal Stenosis without Neurogenic Claudication
- 12. Intervertebral Disc Disorder with Radiculopathy, Lumbar Region
- 13.Low Back Pain
- 14. Other Intervertebral Disc Degeneration, Lumbar Region
- 15. Other Intervertebral Disc Displacement, Lumbar Region
- 16. Other Specified Dorsopathies, Lumbar Region
- 17. Spondylosis without Myelopathy or Radiculopathy, Lumbar Region
- 18. Cervicalgia
- 19. Mid-Cervical Disc Disorder
- 20. Other Cervical Disc Degeneration, Mid-Cervical Region
- 21. Other Specified Dorsopathies, Cervical Region
- 22. Spondylosis without Myelopathy or Radiculopathy, Cervical Region
- 23. Other Intervertebral Disc Degeneration, Lumbosacral Region

On October 27, 2019, immediately after the accident Mr. De Paz-Ochoa suffered from neck pain, shoulder pain, upper and lower back pain, left leg pain and left knee pain.

On November 1, 2019, due to continued pain in his neck, back, mid back, shoulder, leg and headaches with no significant improvement, Mr. De Paz-Ochoa chose to seek treatment at Cascade Chiropractic. After he was examined, he was treated with intersegmental therapy and was prescribed a cervical pillow and support device. He was given a referral for an MRIs of the cervical and lumbar spine and pain management consultation. He was recommended to start a course of therapy.

On November 6, 2019, during his therapy session, Mr. De Paz-Ochoa further complained of pain in the left anterior shoulder, cervical, left cervical dorsal, upper thoracic, left posterior shoulder, left mid thoracic, mid thoracic and lumbar region. He was recommended to continue with his therapy treatment.

On November 11, 2019, Mr. De Paz-Ochoa underwent an MRI of the Lumbar Spine with the following findings:

- L4-L5 broad-based disc protrusion effacing the thecal sac without evidence of neurol compression. Concomitant central/left paracentral posterior active annular tear. Coexisting degenerative facet arthropathy produces mild biforaminal stenosis accompanied by bilateral facet joint capsulitis.
- L3-L4 broad-based concentric disc bulging without evidence of neural compression. Coexisting bilateral facet joint capsulitis.
- L1-L2 mild discogenic spondylosis accompanied by focal L2 anterior sterile endplate fibrovascular inflammatory response. Coexisting broad-based concentric disc bulging, noncompressive in character.
- Lumbosacral transitional segment reported as sacralization of L5.

On November 22, 2019, during his therapy session, Mr. De Paz-Ochoa further complained of pain in the cervical, upper thoracic, lumbar, left sacroiliac and left posterior leg area. He was recommended to continue with his therapy treatment.

On November 26, 2019, Mr. De Paz-Ochoa sought the expertise of Qamar Khan, D.O. at Pain Pro Specialists South Jordan. After he was examined and based on the results of the MRIs and his symptomatology Dr. Khan recommended him transforaminal epidural steroid injections at the level of the bilateral L4 and L5 and block injections of the bilateral L2, L3, L4 and L5 medical branch nerves. He was furthered recommend to continue with his chiropractic/physical therapy program and prescribed medication. He was further advised that RFA may be necessary for long term relief.

On December 11 2019, during his therapy session, Mr. De Paz-Ochoa further complained of pain his neck, upper and lower back. He furthered complained of feeling worse since his last treatment. He was recommended to continue with his therapy treatment.

On January 13, 2020, during his therapy session, Mr. De Paz-Ochoa further complained of pain and discomfort in his neck, upper and lower back. He was recommended to continue with his therapy treatment.

On January 21, 2020, Mr. De Paz-Ochoa had a follow-up visit with Qamar Khan, D.O. at Pain Pro Specialists South Jordan. After he was examined and based on the results of the MRI and his symptomatology Dr. Khan recommended him transforaminal epidural steroid injections at the level of the bilateral L4 and L5. He was furthered recommend to continue with his chiropractic/physical therapy program

and prescribed medication. He was given a referral for X-rays and MRI of the cervical spine.

On February 7, 2020, during his therapy session, Mr. De Paz-Ochoa further complained of discomfort in the cervical, left cervical dorsal, right cervical dorsal and lumbar region. He was recommended to continue with his therapy treatment.

On February 14, 2020, during his therapy session, Mr. De Paz-Ochoa further complained of continued pain in the left cervical dorsal, right cervical dorsal, left mid thoracic and right mid thoracic area. He was recommended to continue with his therapy treatment.

Please note that Mr. De Paz-Ochoa continues to treat on a daily basis with his home exercise program that was prescribed specifically to his injuries.

#### **DAMAGES**

#### **TOTAL DAMAGES:**

The following represents a summary of the costs incurred by Mr. De Paz-Ochoa to date due to the Subject Accident. Mr. De Paz-Ochoa is entitled to a full recovery of these damages, plus pain and suffering, loss of enjoyment of life, and loss of past and future earning capacity. The following damages are meant to be an approximate summary of damages known to date and are not intended, in any way, to limit Mr. De Paz-Ochoa's damages claim in the event that this dispute leads to litigation.

MEDICAL EXPENSES	\$7,797.93
INCURRED TO DATE <sup>3</sup>	(Known to date)
FUTURE MEDICAL EXPENSES	\$65,345.00
	(Known to date but very likely to increase)
LOSS OF EARNINGS	TBD
PAIN AND SUFFERING	TBD
LOSS OF ENJOYMENT OF LIFE	TBD
LOSS OF EARNING CAPACITY	TBD
TOTAL	<b>\$73,142.93</b>

#### Medical Expenses

Cascade Chiropractic & Accident Rehabilitation 3123 W. 5400 S
Taylorsville, UT 84129

\$5,059.93

<sup>&</sup>lt;sup>3</sup> This amount represents medical specials known to date and does not reflect any future costs for medical care.

U.S. MRI \$1,550.00

1178 Brickyard Rd.

Salt Lake City, UT 84106

Pain Pro Specialists \$1,188.00

661 West South Jordan Pkwy. South Jordan, UT 84095

INCURRED MEDICAL DAMAGES: \$7,797.93

(known to date)

#### **FUTURE MEDICAL DAMAGES:**

As noted above, Mr. De Paz-Ochoa physician Dr. Khan recommended him to undergo transforaminal epidural steroid injections at the level of the bilateral L4 and L5 and block injections of the bilateral L2, L3, L4 and L5 medical branch nerves and X-rays and MRI of the cervical spine.

Transforaminal epidural steroid injections at the level of the bilateral L4 & L5
 Estimate: \$16,897.00

Block injections of the bilateral L2, L3, L4 and L5 medical branch nerves
 Estimate: \$23,500.00

• X-rays and MRI of Cervical Spine Estimate: \$ 1,960.00

ESTIMATE TOTAL: \$42,357.00

As noted above, Mr. De Paz-Ochoa physician Dr. Khan further advised that **RFA** may be necessary for long term relief.

• RFA Estimate \$22,988.00

ESTIMATE TOTAL: \$22,988.00

FUTURE MEDICAL TOTAL: \$65,345.00

(known to date)

#### Loss of Earnings/Value of Time

Mr. De Paz-Ochoa is entitled to recover lost earnings and the reasonable value of all productive time lost as a result of the accident. This is true regardless of whether the individual was unemployed, or was in fact compensated from this time by his employer through sick pay, flex pay, generosity, etc.

#### **NINFA X. MAAS**

#### **INJURIES**

#### A. Summary and Statement of Injuries

As a result of the impact, Ms. Maas suffered:

- 1. Cervical Spine Sprain
- 2. Thoracic Spine Sprain
- 3. Lumbar Spine Sprain
- 4. Radiculopathy, Cervical Region
- 5. Headache
- 6. Knee Pain
- 7. Myositis
- 8. Spondylosis Without Myelopathy or Radiculopathy, Cervical Region
- 9. Other Specified Dorsopathies, Cervical Region
- 10. Spinal Stenosis, Cervical Region
- 11. Other Intervertebral Disc Displacement, Lumbar Region
- 12. Spondylosis Without Myelopathy or Radiculopathy, Lumbar Region
- 13. Cervical Disc Disorder at C5-C6 Level with Radiculopathy
- 14. Cervical Disc Disorder with Radiculopathy, Cervicothoracic Region
- 15. Other Cervical Disc Displacement at C4-C5 Level
- 16. Other Cervical Disc Displacement at C5-C6 Level
- 17. Other Cervical Disc Displacement at C6-C7 Level
- 18. Other Cervical Disc Degeneration at C5-C6 Level
- 19. Other Intervertebral Disc Degeneration, Lumbar Region
- 20. Other Specified Dorsopathies, Lumbar Region
- 21. Cervicalgia
- 22. Low Back Pain

On October 27, 2019, immediately after the accident Ms. Maas suffered from headaches, neck pain, pain in both shoulders, pain in both arms, numbing in both hands, upper and mid back pain, pain in both legs, swollen knees and dizziness.

On November 1, 2019, due to continued pain in her head, neck, back, arms and knees with no significant improvement, Ms. Maas chose to seek treatment at Cascade Chiropractic. After she was examined, she was treated with therapeutic heat and electric stimulation and was prescribed a cervical pillow and support device. She was given a referral for an MRI of the cervical spine was recommended to start a course of therapy.

On November 4, 2019, during her therapy session Ms. Maas further complained of experiencing pain and discomfort in her neck, upper back, mid back and lower back. She further reported of feeling worse since her last treatment. She was given a referral for pain management consultation. She was recommended to continue with her therapy treatment.

On November 11, 2019, Mr. De Paz-Ochoa underwent an MRI of the Lumbar Spine with the following findings:

- C5-C6 central/paracentral disc protrusion indenting the thecal sac, resulting in ventral cord abutment.
- C4-C5 central/left paracentral disc protrusion slightly indenting the thecal sac without evidence of neural compression.
- Shallow central disc protrusion at C3-C4 and C6-C7, noncompressive in character.
- 6 mm cystic nodule involving the left lobe of the thyroid gland, statistically compatible with benign colloid cyst.

On November 26, 2019, Mr. Maas sought the expertise of Qamar Khan, D.O. at Pain Pro Specialists South Jordan. After she was examined and based on the results of the MRI and her symptomatology Dr. Khan recommended her medial branch block injections of the bilateral C2 C3 C4 C5 medial branch nerves. She was further recommended RFA levels for long lasting relief. She was furthered recommend to continue with her chiropractic/physical therapy program and prescribed medication. She was given a referral for X-rays and MRI of the lumbar spine.

On November 27, 2019, during her therapy session Ms. Maas further complained of experiencing pain and discomfort in her head, neck, upper back and lower back. She was recommended to continue with her therapy treatment.

On December 2, 2019, during her therapy session Ms. Maas further complained of continued pain in her cervical, upper thoracic, lumbar area and headaches. She was recommended to continue with her therapy treatment.

On December 18, 2019, during her therapy session Ms. Maas further complained of continued pain in her cervical, left cervical dorsal, upper thoracic, right cervical dorsal, lumbar, left sacroiliac and right sacroiliac region. She was recommended to continue with her therapy treatment.

On January 13, 2020, during her therapy session Ms. Maas further complained of having a lot of headaches with vision problems. She furthered complained of continued pain throughout her neck and back. She was recommended to continue with her therapy treatment.

On January 20, 2020, during her therapy session Ms. Maas further complained of continued pain in her cervical, upper thoracic, lumbar area and headaches. She was recommended to continue with her therapy treatment.

On January 21, 2020, Ms. Maas had a follow-up visit with Qamar Khan, D.O. at Pain Pro Specialists South Jordan. After she was examined and based on the results of the MRI and her symptomatology Dr. Khan recommended cervical epidural steroid injection at the level C7/T1. She was furthered recommend to continue with her

chiropractic/physical therapy program and prescribed medication. She was given a referral for X-rays and MRI of the thoracic spine and was advised that she may have to repeat the cervical injections in four to six weeks.

On February 7, 2020, during her therapy session Ms. Maas further complained having discomfort in her cervical, upper thoracic, lumbar region and headaches. She furthered reported that she was recommended to get injections by her pain management doctor. She was recommended to continue with her therapy treatment.

On February 14, 2020, during her therapy session Ms. Maas further complained of experiencing pain and discomfort to her upper back, mid back and shoulder. She was recommended to continue with her therapy treatment.

Please note that Ms. Maas continues to treat on a daily basis with her home exercise program that was prescribed specifically to her injuries.

#### **DAMAGES**

#### **TOTAL DAMAGES:**

The following represents a summary of the costs incurred by Ms. Maas to date due to the Subject Accident. Ms. Maas is entitled to a full recovery of these damages, plus pain and suffering, loss of enjoyment of life, and loss of past and future earning capacity. The following damages are meant to be an approximate summary of damages known to date and are not intended, in any way, to limit Ms. Maas' damages claim in the event that this dispute leads to litigation.

MEDICAL EXPENSES	\$7,478.71		
INCURRED TO DATE⁴	(Known to date)		
FUTURE MEDICAL EXPENSES	\$74,778.00		
	(Known to date but very likely to increase)		
LOSS OF EARNINGS	TBD		
PAIN AND SUFFERING	TBD		
LOSS OF ENJOYMENT OF LIFE	TBD		
LOSS OF EARNING CAPACITY	TBD		
TOTAL	\$82,256.71		

#### **Medical Expenses**

Cascade Chiropractic & Accident Rehabilitation 3123 W. 5400 S
Taylorsville, UT 84129

\$5,103.71

<sup>&</sup>lt;sup>4</sup> This amount represents medical specials known to date and does not reflect any future costs for medical care.

U.S. MRI \$1,550.00

1178 Brickyard Rd. Salt Lake City, UT 84106

Pain Pro Specialists \$825.00

661 West South Jordan Pkwy. South Jordan, UT 84095

INCURRED MEDICAL DAMAGES: \$7,478.71

(known to date)

#### **FUTURE MEDICAL DAMAGES:**

As noted above, Ms. Maas physician Dr. Khan recommended her medial branch block injections of the bilateral C2 C3 C4 C5 medial branch nerves, RFA levels for long lasting relief, Lumbar and Thoracic X-rays and MRI's and cervical epidural steroid injection at the level C7/T1.

 Medial branch block injections of the bilateral C2 C3 C4 C5 medial branch nerves Estimate: \$23,970.00

• RFA Estimate \$22,988.00

• X-rays and MRI of Lumbar Spine Estimate: \$ 1,960.00

• X-rays and MRI of Thoracic Spine Estimate: \$ 1,960.00

• Cervical epidural steroid injection at the level C7/T1 Estimate: \$11,950.00

ESTIMATE TOTAL: \$62,828.00

As noted above, Ms. Maas physician Dr. Khan further advised of repeating cervical epidural steroid injection at the level C7/T1 after four to six weeks.

Cervical epidural steroid injection at the level C7/T1 Estimate: \$11,950.00

ESTIMATE TOTAL: \$11,950.00

FUTURE MEDICAL TOTAL: \$74,778.00

(known to date)

#### Loss of Earnings/Value of Time

Ms. Maas is entitled to recover lost earnings and the reasonable value of all productive time lost as a result of the accident. This is true regardless of whether the individual was unemployed, or was in fact compensated from this time by her employer through sick pay, flex pay, generosity, etc.

### , A MINOR

#### **INJURIES**

A. Summary and Statement of Injuries
As a result of the impact, suffered:
<ol> <li>Cervical Spine Sprain</li> <li>Thoracic Spine Sprain</li> <li>Lumbar Spine Sprain</li> <li>Ankle Pain</li> <li>Headache</li> <li>Myositis</li> <li>Left Foot Pain</li> <li>Left Leg Pain</li> <li>Pain in Left Lower Leg</li> </ol>
On October 27, 2019, immediately after the accident suffered from right hand pain, headache, left leg pain and chest pain.
On November 1, 2019, had his initial visit with Jared Dowell, D.C. at Cascade Chiropractic. complained of pain in his neck, back, right ankle and headaches. After he was examined, he was treated with therapeutic heat and electric stimulation. He was recommended to start a course of therapy.
On November 4, 2019, during his therapy session further complained of experiencing pain and discomfort in his neck, mid back, lower back and ankle. He was given a referral for pain management consultation and was recommended to continue with his therapy treatment.
On November 22, 2019, during his therapy session further complained of having discomfort in his upper thoracic and lumbar region. He was recommended to continue with his therapy treatment.
On November 26, 2019, had his initial visit with Qamar Khan, D.O. at Pain Pro Specialists South Jordan. After he was examined, he advised to take Children's Tylenol and Children's Motrin. He was further advised to follow-up with his pediatrician.
On November 27, 2019, during his therapy session further complained of having discomfort in his cervical and upper thoracic region. He was recommended to continue with his therapy treatment.
On December 6, 2019, during his therapy session further complained of having discomfort in his upper thoracic and mid thoracic region. He was recommended to continue with his therapy treatment.

On December 11, 2019, during his thera of experiencing discomfort in his mid-bac his therapy treatment.	py session file.  k. He was recommende	further complained at to continue with		
Please note that was only 6 years old at the time of the Subject Accident. Although it is known that children have resilient body, it is hard to determine the long-term effects of such injuries.				
DAM	<u>AGES</u>			
TOTAL DAMAGES:				
The following represents a summary of the to the Subject Accident. Is eleptus pain and suffering, loss of enjoyment capacity. The following damages are redamages known to date and are not integrated damages claim in the event that this disputation.	ntitled to a full recovery of t of life, and loss of past of meant to be an approxi tended, in any way, to l	of these damages, and future earning mate summary of		
MEDICAL EXPENSES	\$3,471.52			
INCURRED TO DATE <sup>5</sup>	(Known to date)			
FUTURE MEDICAL EXPENSES	TBD			
PAIN AND SUFFERING	TBD			
LOSS OF ENJOYMENT OF LIFE	TBD			
<u>TOTAL</u>	<u>\$3,471.52</u>			
Medical Expenses  Cascade Chiropractic & Accident Rehabilitation \$3,096.52				
3123 W. 5400 S Taylorsville, UT 84129		, ,		
Pain Pro Specialists 661 West South Jordan Pkwy. South Jordan, UT 84095		\$375.00		
INCURRED MEDICAL DAMAGES:		<b>\$3,472.52</b> (known to date)		
FUTURE MEDICAL DAMAGES:		TBD		

<sup>&</sup>lt;sup>5</sup> This amount represents medical specials known to date and does not reflect any future costs for medical care.

#### **Causation**

There is no question that this vehicle accident caused Our Clients injuries. The injuries are traumatic in nature and manifested immediately after Your Insured caused the Subject Accident. Further, each of their treating physicians have opined that, to a reasonable degree of medical certainty, these injuries are a direct result of the Subject Accident.

#### Pain and Suffering

As you are likely aware, in Nevada, pain and suffering are detrimental factors for which the injured party <u>must be compensated</u> if the detriment is caused by the negligent party. An injured person who is forced to endure ongoing and extensive pain and suffering is entitled recovery. Certain monetary amount for each day an injured party suffered from the pain and suffering as a result of the injuries caused by a negligent party is proper. Our Clients felt physical pain throughout their head and body immediately after the accident. Our Clients should be compensated for the pain and suffering they incurred as a result of this incident.

#### Inability to Enjoy Life

Additionally, in Nevada, injured people are entitled to recover for their inability to "enjoy life" as they would have, had the injury not occurred. As a direct and foreseeable consequence of the Subject Accident, Our Clients were unable to "enjoy life" as they had prior to the Subject Accident. Even today, they continue to experience discomfort in the areas of their body that were injured in the Subject Accident.

#### LIABILITY IS INDISPUTABLE

#### **NEGLIGENCE**

As you are no doubt aware, in Nevada, the driver of a motor vehicle has the duty to exercise ordinary care at all times to avoid placing himself/herself or others in danger, to use like care to avoid an accident, and to maintain a proper control of his or her vehicle. Moreover, a drivers' duty of care is established to protect other persons from all possibilities of unreasonable harm that may be expected to result from collisions with other vehicles. When harm of a kind normally to be expected as a consequence of negligent driving results, it is within the scope of the defendant's duty of protection. Further, the driver's general duty of ordinary care includes the duty to keep a proper lookout for persons or vehicles and to keep the vehicle under such control as will enable him or her to avoid an accident.

As noted above, Your Insured failed to exercise due care and caused the Subject Accident that resulted in damages and injuries to Our Clients. Additionally, Our Clients, by no stretch of the imagination, contributed in any way whatsoever to the Subject Accident. As a victim of Your Insured's negligent, erratic, and illegal driving,

there was simply nothing Mr. Chiquin could have done to avoid being involved in the Subject Accident with Your Insured. Thus, there is little question, Your Insured was the proximate cause of the Subject Accident. While unfortunate, Your Insured drove negligently and as a direct and foreseeable result Your Insured caused the instant collision that injured Our Clients.

#### CONCLUSION

As you are aware, litigation and, ultimately, trial is usually required in cases that do not settle at this stage. As demonstrated, the exclusive liability of Your Insured is clear and is not in dispute. As such, if my Clients bring this case before a jury, it is extremely likely that they will receive a judgment against Your Insured for the full amount of their past, present and future injuries, including damages for pain and suffering. However, in an attempt to reach a mutually beneficial resolution of this claim, my Clients have authorized this firm to make an offer of settlement in an amount reasonably calculated to return them to their pre-accident condition.

#### POLICY LIMITS SETTLEMENT DEMANDS

Julio Chiquin, Joaquina Chiquin, Juan Carlos De Paz-Ochoa, Ninfa X. Maas and provided and an analysis of the policy limits.

The liability of Your Insured is clear as dictated by the Nevada violations discussed above. As such, Your Insured is liable for all the damages caused to Our Clients. Accordingly, Our Clients have authorized this firm to make an offer of settlement for the full policy limits under the following conditions:

Per person/per accident policy:

- In the event your insured's policy is a per person/per accident policy, our client will settle their claim for bodily injury for the full amount of the per person policy limits of all of your insured's insurance policies.
- If the liability policy of your insured contains a liability deductible, selfretention amount, or other similar payment provision, this demand shall include payment of that amount in addition to the insurance limits proceeds.
- Combined single limit policy:
- In the event your insured's policy limit is a combined single-limit policy, our client is willing to settle theirs claim for the full amount of the single-limit coverage.
- If the liability policy of your insured contains a liability deductible, selfretention amount or other similar payment provision, this demand shall include payment of the amount in addition to the insurance limits proceeds.

#### Combination of Policies:

- In the event your insured has an applicable per-person policy(ies) along with a combined single-limit policy(ies), our client is willing to settle their claim for the full amount of the applicable limit coverage.
- If any of the liability policies of your insured contain a deductible, selfretention amount or other similar payment provision, this demand shall include payment of that amount in addition to the insurance limits proceeds.
- If you decide to accept any one of these offers, please provide our office with a certified copy of your insured's policy declaration sheet(s) to confirm the amount of policy limits and conditions. Our demand for settlement is contingent on the tender of all of your insured's applicable insurance coverage/policies for this accident.

Please note that any acceptance of Your Insured's policy limits with J.B. Hunt Transport, Inc. does not, in any way, limit our client's ability to recover under any additional or excess insurance policies that Your Insured has. In fact, such excess or additional insurance policy proceeds are specifically excluded from any settlement between our client and Your Insured that results from this demand letter.

#### STANDARD REGARDING INSURANCE CLAIMS PRACTICES

We do not wish to speculate as to how you should act on your insured's behalf. However, be cognizant of your duties under NRS 686A.310, which imposes a duty to settle fairly and equitably a claim where liability has become reasonably clear, such as in the above-case.

In the event this Demand is denied, or a compromise settlement is offered, we request, pursuant to NRS 686A.310, that you provide us with a prompt and reasonable explanation of all data relied upon in relation to the facts or applicable law in making your denial or offer of compromise.

We have enclosed all materials we believe are relevant to evaluating this matter, including medical reports, to assist you in the assessment of this claim.

This Demand will remain in effect for fourteen (14) days from the date of this letter and is automatically revoked at the end of that time and may not be renewed thereafter. In the event you fail to accept our demand of settlement within this 14-day period, we will proceed with bringing this case to a jury trial, and we will look to your company to pay the entire judgment without regard to policy limits.

Please know that this policy and time limits demand is inclusive all of attorney's fee liens and any hospital, medical, health insurance, Medicaid, or Medicare liens.

This demand package and the information contained therein are given to you only for the purposes of further settlement discussion and case evaluation. It is not to be used by you or your company in any way without our express written permission. It remains the property of the plaintiff and may not be copied or reproduced in any manner without the plaintiff's express written permission. Furthermore, this information may in not in any way be used in the defense of this case as an admission against our client or against any interest of our client.

### THIS TIME-LIMITED, POLICY LIMITS DEMAND WILL EXPIRE AT 5:00 P.M. (PST) ON SEPTEMBER 7, 2021.

With that said, if you are willing to tender the full amount of Your Insured's policy, please forward the settlement release, prior to the expiration date. If you refuse to settle for the above demand, we will have no choice but to proceed to litigation in this matter.

Thank you for your attention to this matter. Please contact the undersigned, Adam R. Fulton, Esq., at (702) 979-3565 with any questions related to this demand.

Sincerely,

**JENNINGS & FULTON, LTD.** 

Adam Fulton, Esq.

arf/nr